# UNITED STATES BANKRUPTCY COURT SOUTHERN DISTRICT OF NEW YORK

| Erica Itzhak  | Case No. <u>24-10669</u>   |                           |                      |
|---|--|---------------------------|----------------------|
| Debtor  | Reporting Period:  | Nov-24                    |                      |
|   | Social Security #  | xxx-xx-5103               |                      |
|   | (last 4 digits only)   |                           |                      |
| MONTHLY OPER<br>(INDIVIDUAL WA  |  |                           |                      |
| File with the Court and submit a copy to the United St<br>month and submit a copy of the report to any official c<br>(Reports for Rochester and Buffalo Divisions of Western I<br>end of the month, as are the reports for Southern District                              | <b>ommittee appointed in t</b><br>District of New York are d       | he case.                  |                      |
|   |  |                           |                      |
| REQUIRED DOCUMENTS  | Form No.   | Document<br>Attached      | _                    |
| REQUIRED DOCUMENTS  Schedule of Cash Receipts and Disbursements   | Form No.  MOR-1 (INDV)   | Document<br>Attached<br>Y | _                    |
| Schedule of Cash Receipts and Disbursements  Bank Reconciliation (or copies of debtor's bank  |  | Attached                  | _                    |
| Schedule of Cash Receipts and Disbursements  Bank Reconciliation (or copies of debtor's bank reconciliations)   | MOR-1 (INDV)   | Attached<br>Y             | _                    |
| Schedule of Cash Receipts and Disbursements  Bank Reconciliation (or copies of debtor's bank  | MOR-1 (INDV)   | Attached<br>Y             | _                    |
| Schedule of Cash Receipts and Disbursements  Bank Reconciliation (or copies of debtor's bank reconciliations)  Copies of bank statements  | MOR-1 (INDV) MOR-1 (CONT)  | Attached<br>Y<br>Y        | _                    |
| Schedule of Cash Receipts and Disbursements  Bank Reconciliation (or copies of debtor's bank reconciliations)  Copies of bank statements  Disbursement Journal  | MOR-1 (INDV) MOR-1 (CONT)  MOR-2 (INDV)                            | Attached Y Y Y            | _                    |
| Schedule of Cash Receipts and Disbursements  Bank Reconciliation (or copies of debtor's bank reconciliations)  Copies of bank statements  Disbursement Journal  Balance Sheet  Copies of tax returns filed during reporting period  Summary of Unpaid Post-petition Debts | MOR-1 (INDV) MOR-1 (CONT)  MOR-2 (INDV) MOR-3 (INDV)  MOR-4 (INDV) | Attached Y Y Y            | Explanati<br>Attache |
| Schedule of Cash Receipts and Disbursements  Bank Reconciliation (or copies of debtor's bank reconciliations)  Copies of bank statements  Disbursement Journal  Balance Sheet  Copies of tax returns filed during reporting period  | MOR-1 (INDV) MOR-1 (CONT)  MOR-2 (INDV) MOR-3 (INDV)               | Attached Y Y Y Y          | _                    |

| n re Erica Itzhak | Case No.          | 24-10069 |
|-------------------|-------------------|----------|
| Debtor            | Reporting Period: | Nov-24   |

### INDIVIDUAL DEBTOR CASH RECEIPTS AND CASH DISBURSEMENTS

**Reporting Period:** 

(This Form must be submitted for each bank account maintained by the Debtor)

Amounts reported should be per the debtor's books, not the bank statement. The beginning cash should be the ending cash from the prior month or, if this is the first report, the amount should be the balance on the date the petition was filed. Attach the bank statements and a detailed list of all disbursements made during the report period that includes the date, the check number, the payee, the transaction description, and the amount. A bank reconciliation must be attached for each account. [See MOR-1 (CON'T)]

|  | Current Month |             | Cumulative Filing to Date |  |
|--|---------------|-------------|---------------------------|--|
|  |               | Actual      | Actual                    |  |
| Cash - Beginning of Month                            |               |             |                           |  |
| RECEIPTS   |               |             |                           |  |
| Wages (Net)  |               | \$6,719.18  |                           |  |
| Interest and Dividend Income                         |               |             |                           |  |
| Alimony and Child Support                            | \$            | -           |                           |  |
| Social Security and Pension Income                   | \$            | -           |                           |  |
| Sale of Assets                                       | \$            | -           |                           |  |
| Other Income - rent 10775 Sunset RidgeCircle         |               | \$4,700     |                           |  |
| Total Receipts                                       | \$            | 11,419.18   |                           |  |
| DISBURSEMENTS  |               |             |                           |  |
| ORDINARY ITEMS:                                      |               |             |                           |  |
| Mortgage Payment(s)                                  | \$7946        | 5.13*       |                           |  |
| Rental Payment(s)                                    | \$            | -           |                           |  |
| Other Secured Note Payments                          |               |             |                           |  |
| Utilities  |               |             |                           |  |
| Insurance  |               |             |                           |  |
| Auto Expense   | \$            | -           |                           |  |
| Lease Payments                                       | \$            | -           |                           |  |
| IRA Contributions                                    | \$            | -           |                           |  |
| Repairs and Maintenance                              | \$            | -           |                           |  |
| Medical Expenses                                     | \$            | 63.95       |                           |  |
| Food, Clothing, Hygiene                              |               |             |                           |  |
| Charitable Contributions                             | \$            | -           |                           |  |
| Wire Fees for DIP account                            |               | \$60        |                           |  |
| Taxes - Real Estate                                  | \$            | -           |                           |  |
| Taxes - Personal Property                            | \$            | -           |                           |  |
| Daughter's Student Loan Payment                      |               | \$215.95    |                           |  |
| Travel and Entertainment                             |               |             |                           |  |
| HOA 10775 Sunset Ridge Circle                        |               | \$325       |                           |  |
| maintenance 345 East 56th Street Apt 4D              |               | \$1,763.87  |                           |  |
| Total Ordinary Disbursements                         |               | \$10,690.26 |                           |  |
| REORGANIZATION ITEMS:                                |               |             |                           |  |
| Professional Fees                                    | \$230         | 5.50**      |                           |  |
| U. S. Trustee Fees                                   | \$            | -           |                           |  |
| Other Reorganization Expenses (attach schedule)      | \$            | -           |                           |  |
| Total Reorganization Items                           |               | \$2,305.50  |                           |  |
| Total Disbursements (Ordinary + Reorganization)      |               | \$10,690.26 |                           |  |
| Net Cash Flow (Total Receipts - Total Disbursements) | \$            | 728.92      |                           |  |

In re Erica Itzhak Case No. 24-10069

| Debtor              | Debtor                      |    |        | Nov-24 |
|---------------------|-----------------------------|----|--------|--------|
| Cash - End of Month | (Must equal reconciled bank | \$ | 728.92 |        |
| statement)          |                             |    |        |        |

### INDIVIDUAL DEBTOR CASH RECEIPTS AND CASH DISBURSEMENTS

(continuation sheet)

| BREAKDOWN OF "OTHER" CATEGORY | <b>Current Month</b> | <b>Cumulative Filing to</b> |
|-------------------------------|----------------------|-----------------------------|
| DREARDOWN OF OTHER CATEGORY   | Actual               | Date Actual                 |
| Other Income                  | Actual               | Date Actual                 |
| Other Income                  |                      |                             |
|                               | _                    | +                           |
|                               | _                    | +                           |
|                               |                      | +                           |
|                               |                      | +                           |
|                               |                      | +                           |
| Other Taxes                   |                      |                             |
| Other Taxes                   |                      |                             |
|                               | _                    | 1                           |
|                               |                      |                             |
|                               |                      |                             |
|                               |                      |                             |
| Other Ordinary Disbursements  |                      |                             |
|                               |                      |                             |
|                               |                      | 1                           |
|                               |                      | 1                           |
|                               |                      |                             |
|                               |                      |                             |
|                               |                      |                             |
|                               |                      |                             |
| Other Reorganization Expenses |                      |                             |
|                               |                      |                             |
|                               |                      |                             |
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|                               |                      |                             |
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|                               |                      |                             |

### THE FOLLOWING SECTION MUST BE COMPLETED

DISBURSEMENTS FOR CALCULATING U.S. TRUSTEE QUARTERLY FEES: (FROM CURRENT MONTH ACTUAL COLUMN)

| TOTAL DISBURSEMENTS                                    |
|--|
| LESS: TRANSFERS TO OTHER DEBTOR IN POSSESSION ACCOUNTS |
| PLUS: ESTATE DISBURSEMENTS MADE BY OUTSIDE SOURCES     |
| (i.e. from escrow accounts)                            |
| TOTAL DISBURSEMENTS FOR CALCULATING U.S. TRUSTEE       |
| OUARTERLY FEES   |

<sup>\*</sup>The HOA and mortgage for the Florida property payable to Bank of America are paid by my husband and he collects the rent for this property as well

<sup>\*\*</sup> Pursuant to agreement and court order

|   | <b>35.</b> 4 7 7 7          | ZDEGONGULLA            | TIONG                          |                |
|---|-----------------------------|------------------------|--------------------------------|----------------|
| Continue tion Cl. 46  |                             | K RECONCILIAT          | TONS                           |                |
| Continuation Sheet for  |                             | The debterds been been |                                | C 41-:         |
| A bank reconciliation must be in (Bank account numbers may be |                             |                        | ncination may be substituted i | for this page. |
| (Dank account numbers may be                                  | reducted to last four humb  |                        |                                |                |
|   | Operating                   | Payroll                | Tax                            | Other          |
|   | #                           | #                      | #                              | #              |
| BALANCE PER   |                             |                        |                                |                |
| BOOKS   |                             |                        |                                |                |
| BANK BALANCE  |                             |                        |                                |                |
| (+) DEPOSITS IN   | \$                          | -                      |                                |                |
| TRANSIT (ATTACH   |                             |                        |                                |                |
| LIST)   |                             |                        |                                |                |
| (-) OUTSTANDING   | \$                          | -                      |                                |                |
| CHECKS (ATTACH  |                             |                        |                                |                |
| LIST):  |                             |                        |                                |                |
| OTHER (ATTACH   | \$                          | -                      |                                |                |
| EXPLANATION)  |                             |                        |                                |                |
| A D HIGTED DANIZ  | \$                          | _                      |                                |                |
| ADJUSTED BANK   | φ.                          |                        |                                |                |
| BALANCE *  ""Adjusted Bank Balance" mus                       | st equal "Balance ner Books | "                      |                                |                |
| Trajusteu Builli Builliet IIIu                                | or equal Bulance per Beens  |                        |                                |                |
| DEPOSITS IN TRANSIT   | Date                        | Amount                 | Date                           | Amount         |
|   |                             |                        |                                |                |
|   |                             |                        |                                |                |
|   |                             |                        |                                |                |
|   |                             |                        |                                |                |
| CHECKS OUTSTANDING  | Ck. #                       | Amount                 | Ck. #                          | Amount         |
|   |                             |                        |                                |                |
|   |                             |                        |                                |                |
|   |                             |                        |                                |                |
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|   |                             |                        |                                |                |
| OTHER   |                             |                        |                                |                |

| Erica Itzhak  | _                                 |                                     | 24-10669 |                |
|---|-----------------------------------|-------------------------------------|----------|----------------|
| Debtor  |                                   | Reporting Period:                   | Nov-24   |                |
| Continuation Sheet for<br>A bank reconciliation must be<br>Bank account numbers may b | MOR-1 included for each bank acco | ount. The debtor's bank reconcers.) |          | for this page. |
|   | Operating #                       | Payroll                             | Tax<br># | Other          |
| BALANCE PER<br>BOOKS  |                                   |                                     |          |                |
| BANK BALANCE  |                                   |                                     |          |                |
| (+) DEPOSITS IN<br>TRANSIT <i>(ATTACH<br/>LIST)</i>                                   | \$                                | -                                   |          |                |
| (-) OUTSTANDING<br>CHECKS (ATTACH<br>LIST) :  | \$                                | -                                   |          |                |
| OTHER (ATTACH<br>EXPLANATION)   | \$                                | -                                   |          |                |
| ADJUSTED BANK<br>BALANCE *  | \$                                | -                                   |          |                |
| *"Adjusted Bank Balance" mu   | st equal "Balance per Book        | s"                                  |          |                |
| DEPOSITS IN TRANSIT   | Date                              | Amount                              | Date     | Amount         |
|   |                                   |                                     |          |                |
|   |                                   |                                     |          |                |
|   |                                   |                                     |          |                |
| CHECKS OUTSTANDING  | Ck. #                             | Amount                              | Ck. #    | Amount         |
|   |                                   |                                     |          |                |
|   |                                   |                                     |          |                |
|   |                                   |                                     |          |                |

| OTHER |  |  |  |
|-------|--|--|--|
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| In re Erica Itzhak | Case No. 2        | 4-10669 |
|--------------------|-------------------|---------|
| Debtor             | Reporting Period: | Nov-24  |

# **DISBURSEMENT JOURNAL**

## **CASH DISBURSEMENTS**

| Date | Payee                    | Purpose | Amount |
|------|--------------------------|---------|--------|
|      |                          |         |        |
|      |                          |         |        |
|      |                          |         |        |
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|      |                          |         |        |
|      |                          |         |        |
|      | Total Cash Disbursements |         |        |

### **BANK ACCOUNT DISBURSEMENTS**

| Date   | Payee                        | Purpose        | Amount      | Check # |
|--------|------------------------------|----------------|-------------|---------|
|        | CVS Pharmacy                 | medication     | \$64        |         |
| 25-Nov | Quick Borrow LLC             | condo mortgage | \$3,333     |         |
| 13-Nov | 345 East 56th Street         | maintenance    | \$1,763.87  |         |
|        | wire fees                    |                | \$60        |         |
|        |                              |                |             |         |
|        |                              |                |             |         |
|        |                              |                |             |         |
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|        |                              |                |             |         |
|        |                              |                |             |         |
|        | Total Bank Account Disbursem | ents           | \$ 5,220.82 |         |

| Total Disbursements for the Month | \$<br>5,220.82 |
|-----------------------------------|----------------|

| In re Erica Itzhak | Case No. 24-10669 |        |
|--------------------|-------------------|--------|
| Debtor             | Reporting Period: | Nov-24 |

### BALANCE SHEET

The Balance Sheet is to be completed on an accrual basis only. Pre-petition liabilities must be classified separately from post-petition obligations.

| LOGITITO  | DOOK WAXE AT THE OF                       | DOOM WALLE ON                     |
|---|---|-----------------------------------|
| ASSETS  | BOOK VALUE AT END OF<br>CURRENT REPORTING | BOOK VALUE ON<br>PETITION DATE OR |
|   | MONTH                                     | SCHEDULED AMOUNT                  |
| SCHEDULE A REAL PROPERTY                              |   |                                   |
| Primary Residence                                     | \$795,000                                 |                                   |
| 10775 Sunset Ridge Circle, Boynton Beach, FL (50%)    | \$375,000                                 |                                   |
|   |   |                                   |
|   |   |                                   |
|   |   |                                   |
| TOTAL REAL PROPERTY ASSETS                            | \$ 1,170,000.00                           |                                   |
| SCHEDULE B PERSONAL PROPERTY                          |   |                                   |
| Cash on Hand  |   |                                   |
| Bank Accounts   | \$25.17                                   |                                   |
| Security Deposits                                     |   |                                   |
| Household Goods & Furnishings                         | \$ 3,000.00                               |                                   |
| Books, Pictures, Art                                  |   |                                   |
| Wearing Apparel                                       | \$ 3,500.00                               |                                   |
| Furs and Jewelry                                      | \$10,000                                  |                                   |
| Firearms & Sports Equipment                           |   |                                   |
| Insurance Policies - whole life at maturity           | \$500,000                                 |                                   |
| Annuities   |   |                                   |
| Education IRAs  |   |                                   |
| Retirement & Profit Sharing                           | \$29,500                                  |                                   |
| Stocks  |   |                                   |
| Partnerships & Joint Ventures                         |   |                                   |
| Government & Corporate Bonds                          |   |                                   |
| Accounts Receivable                                   |   |                                   |
| Alimony, maintenance, support or property settlements |   |                                   |
| Other Liquidated Debts                                |   |                                   |
| Equitable Interests in Schedule A property            |   |                                   |
| Contingent Interests                                  |   |                                   |
| Other Claims  |   |                                   |
| Patents & Copyrights                                  |   |                                   |
| Licenses & Franchises                                 |   |                                   |
| Customer Lists  |   |                                   |
| Autos, Trucks & Other Vehicles                        | \$60,000                                  |                                   |
| Boats & Motors  |   |                                   |
| Aircraft  |   |                                   |
| Office Equipment                                      |   |                                   |
| Machinery, supplies, equipment used for business      |   |                                   |
| Inventory   |   |                                   |
| Animals   |   |                                   |
| Crops   |   |                                   |
| Farming Equipment                                     |   |                                   |
| Farm Supplies   |   |                                   |
| Other Personal Property (attach schedule)             |   |                                   |

| In re Erica Itzhak                   | Case No. 2                              | 24-10669 |
|--------------------------------------|---|----------|
| Debtor                               | Reporting Period:                       | Nov-24   |
| TOTAL DEDCOMAL DRODEDTY              | <del></del>                             |          |
| TOTAL PERSONAL PROPERTY TOTAL ASSETS | \$ 606,025.17                           |          |
| TOTAL ASSETS                         | * ************************************* |          |

| In re | Erica Itzhak | Case No. 24-10669 |        |  |
|-------|--------------|-------------------|--------|--|
| _     | Debtor       | Reporting Period: | Nov-24 |  |

| LIABILITIES AND OWNER EQUITY                     | BOOK VALUE AT END OF<br>CURRENT REPORTING<br>MONTH | BOOK VALUE ON<br>PETITION DATE OR<br>SCHEDULED AMOUNT |
|--|--|---|
| LIABILITIES NOT SUBJECT TO COMPROMISE            |  |   |
| Federal Income Taxes (not deducted from wages)   | Ì  |   |
| FICA/Medicare (not deducted from wages)          |  |   |
| State Taxes (not deducted from wages)            |  |   |
| Real Estate Taxes                                |  |   |
| Other Taxes (attach schedule)                    |  |   |
| TOTAL TAXES                                      |  |   |
| Professional Fees*                               | \$62,675   |   |
| Other Post-petition Liabilities (list creditors) |  |   |
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| OTAL POST-PETITION LIABILITIES                   | \$ 62,675.12                                       |   |
|  |  |   |
| AABILITIES SUBJECT TO COMPROMISE (Pre            |  |   |
| ecured Debt                                      | 459,303.39   |   |
| Priority Debt                                    | 105,213.40   |   |
| Unsecured Debt                                   | 2,106,671  |   |
| TOTAL PRE-PETITION LIABILITIES                   | \$ 2,701,878.45                                    |   |

| In re Erica Itzhak | Case No. 24-106   | 69     |
|--------------------|-------------------|--------|
| Debtor             | Reporting Period: | Nov-24 |
|                    |                   |        |
| TOTAL LIABILITIES  | \$ 2,764,553.57   |        |

<sup>\*</sup>Payable to Tarter Krinsky & Drogin LLP pursuant to agreement and court order

| In re Erica Itzhak | Case No. 24-10669 |        |  |
|--------------------|-------------------|--------|--|
| Debtor             | Reporting Period: | Nov-24 |  |

## **SUMMARY OF UNPAID POST-PETITION DEBTS**

### **Number of Days Past Due**

|  | Current  | 0-30    | 31-60   | 61-90    | Over 91 | Total    |
|--|----------|---------|---------|----------|---------|----------|
| Mortgage                                 |          |         |         |          |         |          |
| Rent                                     |          |         |         |          |         |          |
| Secured Debt/Adequate Protection         |          |         |         |          |         |          |
| Payments                                 |          |         |         |          |         |          |
| Professional Fees                        | 2305.50* | 7442.56 | 14176.5 | 12570.56 | 26000   | \$62,675 |
| Other Post-Petition debt (list creditor) |          |         |         |          |         |          |
|  |          |         |         |          |         |          |
|  |          |         |         |          |         |          |
|  |          |         |         |          |         |          |
|  |          |         |         |          |         |          |
|  |          |         |         |          |         |          |
| <b>Total Post-petition Debts</b>         | \$2,306  | 7442.56 | 14176.5 | 12570.56 | 26000   | \$62,675 |

| Explain how and when the Debtor intends to pay any past due post-petition debts.  *Pursuant to agreement and court order |
|--|
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|  |

| In re Erica Itzhak | Case No. 24-10669 |        |  |
|--------------------|-------------------|--------|--|
| Debtor             | Reporting Period: | Nov-24 |  |

# POST-PETITION STATUS OF SECURED NOTES, LEASES PAYABLE AND ADEQUATE PROTECTION PAYMENTS

| NAME OF CREDITOR | MONTHLY<br>PAYMENT DUE | AMOUNT PAID<br>DURING MONTH | TOTAL UNPAID POST-<br>PETITION |
|------------------|------------------------|-----------------------------|--------------------------------|
| Quickborrow LLC  | \$3,333                | \$3,333                     | 0                              |
| TD Auto Finance  | \$715.61               | \$715.61                    | 0                              |
| Volvo Financial  | \$731.21               | \$731.21                    | 0                              |
|                  |                        |                             |                                |
|                  |                        |                             |                                |
|                  |                        |                             |                                |
|                  |                        |                             |                                |
|                  |                        |                             |                                |
|                  | TOTAL PAYMENTS         | \$4,779.82                  |                                |

## INSTALLMENT PAYMENTS

| TYPE OF POLICY | CARRIER | PERIOD COVERED | FREQUENCY |
|----------------|---------|----------------|-----------|
|                |         |                |           |
|                |         |                |           |
|                |         |                |           |
|                |         |                |           |
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| In re Erica Itzhak | Case No. 24-10669        | Case No. 24-10669 |  |  |
|--------------------|--------------------------|-------------------|--|--|
| Debtor             | Reporting Period: Nov-24 | _                 |  |  |

# **DEBTOR QUESTIONNAIRE**

| Must be completed each month. If the answer to any of the  | Yes | No           |
|--|-----|--------------|
| questions is "Yes", provide a detailed explanation of each item. Attach additional sheets if necessary.  |     |              |
| Have any funds been disbursed from any account other than a debtor in possession account this reporting period?  |     | <b>√</b>     |
| Is the Debtor delinquent in the timely filing of any post-petition tax returns?  |     | ✓            |
| Are property insurance, automobile insurance, or other necessary insurance coverages expired or cancelled, or has the debtor received notice of expiration or cancellation of such policies? |     | ✓            |
| Is the Debtor delinquent in paying any insurance premium payment?  |     | ✓            |
| Have any payments been made on pre-petition liabilities this reporting period?   |     | <b>√</b>     |
| 6 Are any post petition State or Federal income taxes past due?  |     | ✓            |
| 7 Are any post petition real estate taxes past due?  |     | $\checkmark$ |
| 8 Are any other post petition taxes past due?  |     | $\checkmark$ |
| Have any pre-petition taxes been paid during this reporting period?  |     | ✓            |
| 10 Are any amounts owed to post petition creditors delinquent?   |     | $\checkmark$ |
| Have any post petition loans been been received by the Debtor from any party?  |     | ✓            |
| 12 Is the Debtor delinquent in paying any U.S. Trustee fees?   |     | ✓            |
| Is the Debtor delinquent with any court ordered payments to attorneys or other professionals?  | _   | ✓            |





#### STATEMENT OF ACCOUNT T

ERICA TOBI ITZHAK **DIP CASE 24-10669 SDNY** 345 E 56TH ST A4D NEW YORK NY 10022-3736

Page: 1 of 3 Statement Period: Nov 08 2024-Dec 07 2024 Cust Ref #: 4438592803-039-T-### Primary Account #: 2803

### **Chapter 11 Checking**

ERICA TOBI ITZHAK Account # 2803 DIP CASE 24-10669 SDNY

| ACCOUNT SUMMARY     |          |                                | _      |
|---------------------|----------|--------------------------------|--------|
| Beginning Balance   | 1,082.04 | Average Collected Balance      | 795.74 |
| Electronic Deposits | 6,300.00 | Interest Earned This Period    | 0.00   |
| Other Credits       | 3,333.00 | Interest Paid Year-to-Date     | 0.00   |
|                     |          | Annual Percentage Yield Earned | 0.00%  |
| Electronic Payments | 1,763.87 | Days in Period                 | 30     |
| Other Withdrawals   | 6,726.00 | •                              |        |
| Ending Balance      | 2,225.17 |                                |        |

|                            | Total for this cycle | Total Year to Date |
|----------------------------|----------------------|--------------------|
| Grace Period OD/NSF Refund | \$0.00               | \$0.00             |

| Electronic Dep             |  |                             |          |
|----------------------------|--|-----------------------------|----------|
| POSTING DATE               | DESCRIPTION  |                             | AMOUNT   |
| 11/13                      | eTransfer Credit, Online Xfer<br>Transfer from CK 2876 |                             | 700.00   |
| 11/20                      | eTransfer Credit, Online Xfer<br>Transfer from CK 2876 |                             | 3,400.00 |
| 12/06                      | eTransfer Credit, Online Xfer<br>Transfer from CK 2876 |                             | 2,200.00 |
|                            |  | Subtotal:                   | 6,300.00 |
| Other Credits POSTING DATE | DESCRIPTION  |                             | AMOUNT   |
| 11/21                      | WIRE TRANSFER INCOMING, E                              | RICA TOBI ITZHAK            | 3,333.00 |
|                            |  | Subtotal:                   | 3,333.00 |
| Electronic Pay             | ments DESCRIPTION                                      |                             | AMOUNT   |
| 11/13                      | ELECTRONIC PMT-WEB, 345 EA                             | AST 56TH ST WEB PMTS 6VK301 | 1,763.87 |
|                            |  | Subtotal:                   | 1,763.87 |

# How to Balance your Account

### Begin by adjusting your account register as follows:

- Subtract any services charges shown on this statement.
- Subtract any automatic payments, transfers or other electronic withdrawals not previously recorded.
- Add any interest earned if you have an interest-bearing account.
- Add any automatic deposit or overdraft line of credit.
- Review all withdrawals shown on this statement and check them off in your account register.
- Follow instructions 2-5 to verify your ending account balance.

- 1. Your ending balance shown on this statement is:
- 2. List below the amount of deposits or credit transfers which do not appear on this statement. Total the deposits and enter on Line 2.
- 3. Subtotal by adding lines 1 and 2.
- 4. List below the total amount of withdrawals that do not appear on this statement. Total the withdrawals and enter on Line 4.
- 5. Subtract Line 4 from 3. This adjusted balance should equal your account balance.

| Ending<br>Balance      | 2,225.17 |
|------------------------|----------|
| Total + Deposits       |          |
| Sub Total              |          |
| Total -<br>Withdrawals |          |

Page:

Adjusted Balance

| DEPOSITS NOT<br>ON STATEMENT | DOLLARS | CENTS |
|------------------------------|---------|-------|
|                              |         |       |
|                              |         |       |
|                              |         |       |
|                              |         |       |
| Total Deposits               |         | 2     |

| WITHDRAWALS NOT ON STATEMENT | DOLLARS | CENTS |
|------------------------------|---------|-------|
|                              |         |       |
|                              |         |       |
|                              |         |       |
|                              |         |       |
|                              |         |       |

| WITHDRAWALS NOT<br>ON STATEMENT | DOLLARS | CENTS |
|---------------------------------|---------|-------|
|                                 |         |       |
|                                 |         |       |
|                                 |         |       |
|                                 |         |       |
|                                 |         |       |
|                                 |         |       |
| Total<br>Withdrawals            |         | 4     |

#### FOR CONSUMER ACCOUNTS ONLY - IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC FUNDS TRANSFERS:

If you need information about an electronic fund transfer or if you believe there is an error on your bank statement or receipt relating to an electronic fund transfer, telephone the bank immediately at the phone number listed on the front of your

#### TD Bank, N.A., Deposit Operations Dept, P.O. Box 1377, Lewiston, Maine 04243-1377

We must hear from you no later than sixty (60) calendar days after we sent you the first statement upon which the error or problem first appeared. When contacting the Bank, please explain as clearly as you can why you believe there is an error or why more information is needed. Please include:

- Your name and account number.
- A description of the error or transaction you are unsure about. The dollar amount and date of the suspected error.

When making a verbal inquiry, the Bank may ask that you send us your complaint in writing within ten (10) business days after the first telephone call.

We will investigate your complaint and will correct any error promptly. If we take more than ten (10) business days to do this, we will credit your account for the amount you think is in error, so that you have the use of the money during the time it takes to complete our investigation.

### INTEREST NOTICE

Total interest credited by the Bank to you this year will be reported by the Bank to the Internal Revenue Service and State tax authorities. The amount to be reported will be reported separately to you by the Bank.

# FOR CONSUMER LOAN ACCOUNTS ONLY — BILLING RIGHTS

In case of Errors or Questions About Your Bill:

If you think your bill is wrong, or if you need more information about a transaction on your bill, write us at P.O. Box 1377, Lewiston, Maine 04243-1377 as soon as possible. We must hear from you no later than sixty (60) days after we sent you the FIRST bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights. In your letter, give us the following information:

- Your name and account number
- The dollar amount of the suspected error.
- Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question

FINANCE CHARGES: Although the Bank uses the Daily Balance method to calculate the finance charge on your Moneyline/Overdraft Protection account (the term "ODP" or "OD" refers to Overdraft Protection), the Bank discloses the Average Daily Balance on the periodic statement as an easier method for you to calculate the finance charge. The finance charge begins to accrue on the date advances and other debits are posted to your account and will continue until the balance has been paid in full. To compute the finance charge, multiply the Average Daily Balance times the Days in Period times the Daily Periodic Rate (as listed in the Account Summary section on the front of the statement). The Average Daily Balance is calculated by adding the balance for each day of the billing cycle, then dividing the total balance by the number of Days in the Billing Cycle. The daily balance is the balance for the day after advances have been added and payments or credits have been subtracted plus or minus any other adjustments that might have occurred that day. There is no grace period during which no finance charge accrues. Finance charge adjustments are included in your total finance charge

2 of 3



### STATEMENT OF ACCOUNT

ERICA TOBI ITZHAK **DIP CASE 24-10669 SDNY** 

Page: 3 of 3 Statement Period: Nov 08 2024-Dec 07 2024 Cust Ref #: 4438592803-039-T-### Primary Account #: 2803

|       | ACCOL | INIT A         | CTIV  | ITV |
|-------|-------|----------------|-------|-----|
| DAILI | ACCOL | /IN I <i>P</i> | (CIIV |     |

| Other Withdrawals |              |  |          |
|-------------------|--------------|--|----------|
|                   | POSTING DATE | DESCRIPTION                              | AMOUNT   |
|                   | 11/20        | WIRE TRANSFER OUTGOING, QUICK BORROW LLC | 3,333.00 |
|                   | 11/20        | WIRE TRANSFER FEE                        | 30.00    |
|                   | 11/25        | WIRE TRANSFER OUTGOING, QUICK BORROW LLC | 3,333.00 |
|                   | 11/25        | WIRE TRANSFER FEE                        | 30.00    |

Subtotal: 6,726.00

| DAILY BALANCE SUMMARY |          |       |          |  |  |
|-----------------------|----------|-------|----------|--|--|
| DATE                  | BALANCE  | DATE  | BALANCE  |  |  |
| 11/07                 | 1,082.04 | 11/21 | 3,388.17 |  |  |
| 11/13                 | 18.17    | 11/25 | 25.17    |  |  |
| 11/20                 | 55.17    | 12/06 | 2,225.17 |  |  |

